Case 15-28974-CMG Doc 28 Filed 11/24/16 Entered 11/25/16 00:30:29 Desc Imaged Certificate of Notice Page 1 of 3

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

Nationstar Mortgage LLC

In Re:

Janet O. Oludoyi,

Debtor.

F 3 SPANIE OF NO. CHARLES OF NO.

Order Filed on November 22, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>15-28974-CMG</u>

Adv. No.:

Hearing Date: 10/19/2016 @ 9:00 a.m..

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: November 22, 2016

Honorable Christine M. Gravelle United States Bankruptcy Judge

(Page 2)

Debtor: Janet O. Oludoyi Case No: 15-28974-CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 135 Sharpless Blvd., Westampton, NJ 08060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Lee M. Perlman, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 10, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 1, 2016 through October 1, 2016 for a total post-petition default of \$5,625.39 (4 @ \$1,509.21 less suspense balance of \$411.45); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$1,445.00 to be received no later than October 15, 2016 and an additional payment of \$1,445.00 to be received no later than October 31, 2016; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$2,735.39 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2016, directly to Secured Creditor, Nationstar Mortgage LLC, P.O. Box 619094, Dallas, TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court ted States Bankruptcy District of New Jersey

In re: Janet O. Oludovi Debtor

Case No. 15-28974-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Nov 22, 2016

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2016.

Janet O. Oludoyi, 135 Sharpless Blvd, Westampton, NJ 08060-5631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com Albert Russo docs@russotrustee.com

Christopher G. Cassie on behalf of Debtor Janet O. Oludoyi ecf@newjerseybankruptcy.com, lmpcourt@gmail.com

on behalf of Creditor NATIONSTAR MORTGAGE LLC Denise E. Carlon

bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Lee Martin Perlman on behalf of Debtor Janet O. Oludoyi ecf@newjerseybankruptcy.com, lmpcourt@gmail.com

TOTAL: 6